

# REFUGEE

Arizona Refugee Resettlement Journal

# resettlement

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## REFUGEE SUCCESS STRENGTHENS ECONOMY

## ARIZONA REFUGEES ACTIVE IN LOCAL AND STATE ECONOMIES

### REFUGEE HOME AND VEHICLE PURCHASES TOP \$10 MILLION

Refugees who have resettled in Arizona make an impressive impact on local and state economies as they move forward in self-sufficiency and integrate into their new culture. International Rescue Committee (IRC) statistics show that from January 1998 through August 2005, refugees have purchased 103 homes and 468 vehicles – totaling approximately \$10,371,288 in value. The value of these homes and vehicles doesn't portray the overall impact of the purchases. The theoretical interest value of the loans for these purchases is \$9,183,370. All Arizona refugees and families also impact the general economy every day as they buy food, clothing and other commodities and through wage and sales taxes.

Financial training is a critical component of refugees' new lives in America. Anyone who has wended their way through automobile loan documents or a home purchase contract can feel overwhelmed by the financial terminology and contract complexity. Imagine how much more intimidating and confusing it is for recent arrivals in the United States, who have no frame of reference with our economy. To compound the issues, incoming refugees may not be familiar with any formal

financial systems and may have limited English language skills.

Each client who works toward a vehicle or home purchase through IRC is required to take IRC financial training courses "Budgeting and Banking" and "Understanding Credit." All home buying clients take an additional course, "Path to Home Ownership."

### HOME AND VEHICLE PURCHASES MADE BY REFUGEES



- 103 homes purchased
- Approximate home value: \$8,500,000 (at time of purchase)
- Approximate loan value: \$7,850,000
- Estimated home loan interest: \$9,093,297 (based on \$7,850,000 of principal on a 6 percent, 30 yr. fixed rate loan)

- 468 vehicles purchased
- Total value of vehicles purchased: \$1,871,288
- Total vehicle loans obtained: \$415,927
- Estimated vehicle loan interest \$90,083 (based on \$415,927 of principal on an 8% 5 yr. fixed rate loan)



These IRC figures reflect home and vehicle purchases made by 571 refugee participants. When family members are considered, these homes and vehicles are improving the lives of more than 1,500 refugees.

One-on-one technical assistance, credit counseling, loan application assistance and tax preparation help are available to all IRC clients.

Focusing on financial independence, the IRC Community and Economic Development Department designed and operates three specific programs to supplement their basic client services – Financial Training, Individual Development Accounts, and, MicroEnterprise Development. A brief overview of each program follows.

### FINANCIAL TRAINING PROGRAM STRESSES FUNDAMENTAL FINANCIAL TOOLS

This program helps refugees learn the basic financial lingo and skills they need to know to function successfully in the American financial system. The goals are to help them gain enough background information to make informed financial decisions and to prepare them to access affordable financial products that will meet their needs.

One topic that is stressed is how closely personal credit is tracked in the United States. Without a sufficient understanding of credit, the uninformed can risk destroying their credit *continued on page 3*

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# A LETTER FROM THE STATE COORDINATOR

Dear Friends,

In the aftermath of Hurricane Katrina, there apparently was some perplexity about how to reference the victims. Those who fled the devastation were initially called refugees, which was then modified to "National Refugees." Some were offended when the term refugee was used to refer to evacuees from the devastated region. One evacuee from New Orleans was quoted in the Washington Post as saying, "The image I have in my mind is people in a Third World country, the babies in Africa that have all the flies and are starving to death...That's not me. I'm a law-abiding citizen who's working every day and paying taxes."

The dust of semantics has settled, but who refugees really are warrants clarification. Refugees are people who have fled persecution. They have been tortured, and raped, their homes and villages obliterated, and their loved ones murdered. Many have also suffered the devastating effects of famine and natural disasters. Even worse, they cannot avail themselves of the protection of their countries. There are approximately 12 million refugees in the world, and 80 percent of them are women and children. Only a fraction (less than one percent) of these people will be granted a safe haven like the United States. They are courageous and daring people. Incredibly, they belie their horrific experiences and the trauma to learn a new language, adapt to a new culture, get jobs, pay taxes, and become United States citizens. As this edition of the journal points out, refugees in Arizona are also increasingly adding to the economy and society in major ways by becoming homeowners and entrepreneurs. In Utica, New York, community leaders are heralding the contributions of refugees for the revitalization of what was an economically hemorrhaging community.

Hurricane Katrina Evacuees rightly objected to being called refugees. They are not. They deserve the support and protection of their country, their government and fellow Americans. The word refugee, however, should not be a shameful term. It is a term that represents people of tremendous character and fortitude who are not only positively impacting our country today, but have done so throughout our nation's history.

Warmly,



Charles Shipman ■



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# REFUGEE MENTAL HEALTH ADVOCATE MOVES ON AFTER 7 YEARS OF SERVICE

On behalf of the entire refugee community the Refugee Resettlement Program staff extends our gratitude to Jenane Al-Dalal as she begins the next chapter in her life. As she moves on to spend more time with her family we wish her well and look forward to the next time our paths will cross.



*Jenane Al-Dalal*

Since 1998, Jenane has tirelessly served thousands of refugees in her role as the Mental Health Coordinator at the International Rescue Committee SPRING (Services Promoting Refugee Resiliency and Growth) Center. In addition to her work with refugees in the Valley, she reached out to build bridges with mainstream health care providers, area medical school programs, clinics and hospitals in the community to gain their support and to help them understand the needs of refugees.

Jenane describes her work with the refugee community "as an honor to serve refugees. The best joy one can feel is to see progress." She expresses her gratitude to Dawn Noggle, IRC Clinical Consultant, for "the great opportunity to work and learn with her."

When asked to reflect on her years working at IRC, Jenane is quick to mention two mental health challenges – trust and confidentiality. During her IRC tenure, Jenane has seen the stigma associated with mental health diminished significantly. The refugee community has learned to trust that the SPRING Center is a safe, confidential place to come for help.

Jenane was already very active in the refugee community before joining IRC. She offered her

interpreting skills, provided transportation and served on the Board of Refugee Women United for Progress. In 2002, Jenane was nominated for the Sarlo Foundation Humanitarian Award, presented annually to members of the field staff of the IRC's resettlement and overseas departments who have rendered outstanding service to refugees and displaced people.

Jenane sees herself as "a member of the IRC family. I enjoyed every day working there. The grief of leaving is bringing me back." In a few months, Jenane will return to IRC using her interpreting skills. ■

## IRC SPRING CENTER

The SPRING Center serves a diverse population of Arizona refugee residents. The Center staff and consultants provide a safe and nurturing environment for refugees from all ethnic and religious backgrounds.

Our life experiences shape who we are – our self-image, expectations and how we relate to others. Many refugees have experienced war, famine, torture, and loss of family and loved ones. They have survived displacement and often years of uncertainty. Their experiences in their homeland and in refugee camps help to define who they are and who they will become.

Adjustment and anxiety disorders, posttraumatic stress disorder, and depression are common symptoms of their struggles. The Center provides culturally sensitive client assessments, psychotherapy, pharmacotherapy, crisis intervention and family counseling to help refugees adjust and flourish in their new lives.

## THANK YOU FOR YOUR ASSISTANCE

The Write Advantage wishes to thank you all for your help. The information and photos you provided for this publication, and your willingness to take time for interviews (even during vacation) is greatly appreciated.

Abdi A. Abdi, Somali Bantu Association  
of Tucson, Executive Director

Abas Haji Ahmed, Somali Bantu Development  
Community of Arizona Statutory Agent

Mimi Ahmed, IRC Transportation Coordinator

Jenane Al-Dalal, former IRC Mental Health  
Coordinator

Raisa Bograd, TIARC Program Coordinator

Jenny Cox, ARCC Webmaster

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Linda McAllister, IRC Program Specialist

Rosalind Rivera, ARCC Program Director

Charles Shipman, Arizona RRP State Refugee  
Coordinator

Cara J. Winters, IRC Community Outreach  
Coordinator

Bonnie Wood, Arizona RRP Program and  
Project Specialist II ■

# 100TH REFUGEE FAMILY PURCHASES HOME

**C**ara Winters, IRC Community Outreach Coordinator shares this profile of Celestino Ebendeng, the 100th refugee family to purchase a home through the Individual Development Accounts Program.

One of dozens of refugees in Arizona who have taken advantage of the five year IDA program, Celestino Ebendeng was a well-known member of the political opposition in Equatorial Guinea. In 1996 he was visited by a soldier, a dear friend, who informed him of the persecution to come. "He told me I was on the list," said Ebendeng. "That they were coming for me that night. I was going to be shot."

Not long before nightfall, Ebendeng fled his native country and the life he built there, bringing with him only the clothes on his back. After running over 60km for eight hours straight, he arrived safely in Cameroon. Safety was ephemeral; three years later he discovered that Cameroon officials would no longer protect him or his family from Guinean officials looking for former activists.

He arrived in Phoenix, Ariz. in the spring of 2000, his wife and one daughter joining him two years later. By October of last year, he had saved enough to buy a



*Celestino Ebendeng family's new home*

house through the IRC IDA program, a three bedroom, one-bathroom home in central Phoenix that sold for \$105,000. Today this home holds a family of four. Their second child was reunited from Cameroon just in time for the move.

"More and more each day here my condition gets better," he said. "No more tiny apartment. I have a house now. I am building my life a little at a time. Now I say this is my country. Not Equatorial Guinea, not Cameroon. America." ■

## PILLOWS BOLSTER REFUGEE FAMILY INCOME

**R**efugee women in Glendale are using their creativity and sewing skills to supplement family income by handcrafting decorator accent pillows. Lacking mainstream job skills and shouldering child care and household responsibilities, the Pillow Project lets them augment family income and build self-esteem.

Approximately 18 refugee seamstresses (primarily Afghani, Sudanese, Rundi and Vietnamese) meet at the Arizona Refugee Community Center (ARCC) in Glendale for project orientation and to pick up the pillow materials. In the course of the meeting they practice English and socialize. Simply arriving on



*Each pillow tells a story*

time and participating in the meetings fosters their assimilation in American culture.

Shiloh Community Church at 32nd Street & Union Hills, Phoenix, in partnership with the ARCC Woman's Microenterprise Project sponsors the project. The church gives each woman a sewing kit and provides the fabric, beads, thread and other trim materials. Church members purchase many of the pillows.

Crafted from designer fabrics and trim, the focal point of each pillow may be on the back. Each pillow carries a personal message from its creator. In their own words they describe how they came to America, their new lives here, or expressions of gratitude and hope.

The word seems to be getting out about these beautiful pillows. The first ARCC marketplace sale in June yielded \$680, the second in August over \$900. Pillows are priced at \$40. The seamstress earns \$20 for her pillow. ARCC is planning two more marketplace events this year. Check [www.arizonarefugee.org](http://www.arizonarefugee.org) for details.

ARCC at 4877 W. Bethany Home Road #A, Glendale also offers after school tutoring programs in conjunction with the International Rescue Committee. Rio Salado provides teachers for their English language classes, and the Area Agency on Aging funds ARCC citizenship classes. ■



# SPOTLIGHT ON MUTUAL ASSISTANCE ASSOCIATIONS IN PHOENIX, TUCSON

**W**e're beginning a new focus on Mutual Assistance Associations (MAAs). Each RRP newsletter will highlight existing or new Arizona MAA organizations.

## WHAT IS AN MAA

The Office of Refugee Resettlement defines an MAA as a nonprofit organization where at least 51 percent of the governing board is comprised of refugee or former refugee men and women. An MAA performs a vital role in refugee communities. These grassroots groups grow from shared community needs, choosing leaders to help further their integration into American society. The MAA executive structure provides a mechanism to address community-specific issues and is an integral link between the refugee community and government and other community based resources. By sharing experiences and needs, listening and learning, MAAs play a vital role in refugee assimilation.

## SOMALI BANTU DEVELOPMENT COMMUNITY OF ARIZONA

Abass Haji Ahmed leads this Phoenix-based MAA, representing more than 300 Somali Bantu adults and children. September 1, the Somali Bantu Development Community headquarters moved to a new office at 4040 E. McDowell Avenue. The new office will enable the group to provide more efficient services.

Stepping in to support Somali Bantu community refugees, this MAA helps their community members fill out job applications and arranges transportation to job interviews and medical appointments. They also coordinate child care.

Abass Ahmed describes English language skills as one of the community's most pressing concerns. As Ahmed explains, "Here you need to speak English or Spanish to get a job." Ahmed also cites family size as another community issue. "We have many people with large families" he continues. Child care and limited English language skills inhibit women's ability to add to family income. The MAA is planning to offer English language classes at their new office.

To date the MAA has assisted recent Somali Bantu arrivals secure jobs at Sky Harbor Airport, local hotels and other Valley businesses.

The new phone and fax numbers for the Somali Bantu Development Community of Arizona are: phone 601-273-1212; fax 602-273-1313.

## SOMALI BANTU ASSOCIATION OF TUCSON, AZ, INC.

Approved as a non-profit organization in February, 2005, the Somali Bantu Association of Tucson strives to help approximately 450 Somali Bantu residents in Tucson integrate into the American culture. The Board of Directors meets twice each month to discuss and prioritize imminent community needs. But according to Executive Director, Abdi A. Abdi "When we talk about services, we also talk about the future. What will happen in five years, or 10 years." This MAA wants to lay the groundwork now to ensure future success.

The Somali Bantu Association of Tucson is currently addressing two high priority issues – English language skills and affordable individual family housing. They work closely with the Pima Community College Adult Refugee Education Project encouraging and assisting Somali Bantu community members to participate in English as a Second Language classes.

They also focus on their children's education. The MAA has established an after school tutoring program to assist students with their schoolwork. As Abdi Abdi puts it, "Our students need to catch up. They are making good progress and are excited about the tutoring program." Parent involvement in their children's education also gets a boost from the MAA. It is difficult for parents who may lack formal education to understand their role in their children's education. The MAA offers a school liaison program to take parents to teacher conferences and help them build a closer relationship with their children's school.

Finding affordable single family housing on entry-level salaries is an issue for all low income families. To address Tucson Somali Bantu housing needs, the MAA Executive Committee members continue to build relationships with volunteer organizations and government agencies. The reasoning is that by expanding their contacts within Tucson, the MAA will build a more comprehensive resource network and be better informed about housing possibilities. ■

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*"The MAA offers a school liaison program to take parents to teacher conferences and help them build a closer relationship with their children's school."*

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## RETAIL TRADE, TRAINING MERGE AT TUCSON THRIFT STORE

At first glance, the Thrift Store at 4228 East Grant Road, Suite 1 in Tucson appears to be a great place to buy good quality household items and clothing at reasonable prices. And that's certainly the case.

A closer look reveals that there's much more going on here than usual retail trade. Founded and operated by the Tucson International Alliance of Refugee Communities (TIARC), the recently opened Tucson Thrift Store is a classroom too.

TIARC Program Coordinator Raisa Bogard explains that "Learning English, adapting to American work norms, gaining computer and cash register skills, and knowing how to interact with customers are all employment obstacles for refugees." The Thrift Store's hands-on retail training program is removing those obstacles, one trainee at a time.

TIARC's first Thrift Store trainee, Asha Abdi, a Somali Bantu woman, is quickly learning the English vocabulary she needs to prepare her for a retail position. She greets incoming customers and is learning how to handle cash and give the exact change. In the near future, another Somali Bantu woman will join Asha in the training program. When Asha completes her training, she will move into the local retail workforce and Asha's new co-worker will be ready to help the next trainee.

The Thrift Store sells quality used clothing, small household items and small furniture pieces. All the merchandise is donated, much of it from longer-term



*TIARC Staff Celebrates Thrift Store Opening  
Left to Right: Hamida Afzalzai, Raisa Bogard,  
Selma Ajanovic, Amra Sabanic and Ella Wexler*

Tucson refugees. The store proceeds are used for Tucson refugee assistance programs.

Employees of the non-profit TRIAC, volunteer their time to operate the store. Store hours are Monday through Friday 11:00am to 4:00pm, and Saturday when possible. They are seeking community volunteers to help extend the store hours.

Without work experience and limited English, it is difficult for refugees to find jobs to contribute to family income. The TIARC Thrift Store retail training program is preparing refugees to enter the mainstream Tucson economy and become more self-sufficient. ■

## RRP WELCOMES INTERN SAMBO DUL

Sambo Dul, joined the RRP as a Public Policy intern August 23rd. The internship is sponsored and funded by the Public Policy & International Affairs (PPAI) Fellowship Program. A recent graduate of ASU and President of COAR (formerly Arizona Refugee Resettlement Volunteers), Sambo has been doing some preliminary background research on the U. S. Refugee Program and is ready to hit the ground running.

She will be working to advance state efforts to successfully resettle refugees, to contribute to national efforts to provide durable solutions for refugees and other humanitarian immigrants, and will help develop domestic service responses that successfully assist refugees with transitioning to life in Arizona.



Sambo is currently working on developing a survey to inventory refugee services that are available in Arizona. Her efforts will be helpful to all of us as we prepare for strategic planning.

Please join RRP in welcoming Sambo in her new position. ■

SAVE THE DATE

### 2006 Refugee Resettlement Program Conference

April 3 – 4, 2006

Black Canyon Conference Center  
Phoenix, Arizona

**BEYOND FLIGHT**  
REFUGEES IN ARIZONA  
ALONG THE PATH OF FREEDOM LIE THE SEEDS OF HOPE

# MICROENTERPRISE DEVELOPMENT SPURS BUSINESS AND CREATES JOBS

Previous business owners who have arrived as refugees and others with an entrepreneurial bent who see business possibilities here can turn to the MicroEnterprise Development (MED) program for help. The IRC goal is to pave the way for refugees to start and succeed in business. While business start-ups enable refugees to be self-employed and self-sufficient, they also create quality jobs for others.

Thirty clients are currently participating in the program initiated nearly two years ago. Jennifer Doran, MED Program Coordinator explains that "MicroEnterprise is a longer-term program. We're anticipating a number of business start-up successes within the next year." IRC has already been instrumental in the launch of a refugee-owned trucking company and an eldercare business. The MED Program has also provided "strengthening" support for three refugee owned enterprises.

These would-be business owners face the same language barriers and unfamiliarity with American financial practices that all refugees face. Accessing

## HOW DO REFUGEES ACCOMPLISH SO MUCH?

Arriving with little and making such significant strides in a new country is astounding. How does this happen? Charles Shipman, Arizona's State Refugee Coordinator provides some insight. He refers to what is termed the "refugee phenomenon," the ability to accumulate capital assets above and beyond what the general population achieves. Shipman observes that "Faced with the unenviable responsibilities associated with reestablishing their lives, refugees focus on their priorities – what is of value – and determine acceptable sacrifices to reach their goals. Refugees know the bottom line. Most have faced life and death circumstances and, as a result, have a unique ability to weigh decisions on a different scale than much of the rest of the population."

capital, establishing a credit history, and securing business licenses present even greater obstacles.

The MED Program fulfills these needs through one-on-one coaching and classroom training. IRC provides a full scope of business development services from start-up through daily business operations. They assist clients in developing business plans including financial projections, market and industry research and other required components for successful business loan applications. They help prepare loan applications, assist clients throughout licensing processes and help them acquire business insurance. Working in partnership with financial institutions, IRC guarantees

loans in cases where refugees could not otherwise qualify for financing.

MED Program support doesn't end with a successful business start-up. They continue to assist new business owners with ongoing business issues – identifying suppliers and providing advertising, public relations and human resources guidance – to solidify a viable business. ■

## REFUGEES ACTIVE IN ARIZONA ECONOMIES

*continued from page 1*

before they are in a position to actually build it. The result can be significant difficulty accessing conventional credit products, or worse, falling prey to predatory lending. The course also discusses health insurance, since most health insurance in the United States is offered or provided by employers. Refugees may be familiar with systems where insurance is government provided.

### INDIVIDUAL DEVELOPMENT ACCOUNTS CHARTS COURSE TO HOME OWNERSHIP

Helping low-income refugees overcome the hurdles that inhibit them from purchasing homes, vehicles and other assets is the purpose of the Individual Developments Accounts (IDA) program. It endeavors to guide clients in developing saving and money management habits that enable them to save for down payments and to retain assets once they have been obtained.

Many refugees begin their work lives in the United States at low-wage jobs. Their English language skills may be limited and their professional qualifications and certifications may not be recognized here. Like other low-income Americans, amassing enough cash for a home down payment is a huge obstacle to overcome. To exacerbate the problem, recent arrivals have no credit history to position them to qualify for loans.

In the IDA Program, the client works with IRC staff to develop a savings plan. The plan specifies the amount of money the client will save each month toward the home down payment. At the end of the savings period, IRC matches the client's savings at a pre-determined rate. All of the client savings and IRC matching funds must be used toward the client's home purchase. According to the IRC, the IDA program is one of the most successful programs of its type in the United States. ■

# INCOMING REFUGEE PROJECTIONS

**I**t is still uncertain whether 2,000 refugees will join us in Arizona this year. The most current figures, as of Sept. 13, 2005, show that 2,175 refugees have arrived in the state in 2005.

The Federal Fiscal Year 2006 projection for refugee arrivals in Arizona is currently 2,536. These Federal projections are categorized by worldwide regions, not individual countries. The following table provides refugee estimates by worldwide region of origin and by Phoenix or Tucson metro-area destination. ■

## FFY 2006 Projected Refugee Arrivals in Arizona

World Region Origin	Phoenix Destination	Tucson Destination	Arizona World Region Total
Africa	662	299	961
East Asia	349	88	437
Eastern Europe	246	71	317
Former Soviet Union	139	206	345
Western Hemisphere	223	91	314
Near East/South Asia	102	60	162
Total	1,721	815	2,536

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